



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

JOHN W. SYWILOK, ESQ. (2289)
John W. Sywilok LLC
52 Main Street
Hackensack, NJ 07601
Tel: 201 487-9390
John W. Sywilok, Chapter 7 Trustee Pro Se

Order Filed on February 8, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

CHAPTER 7

JOHN PATRICK O'GRADY

CASE NO. 19-19513

Debtor

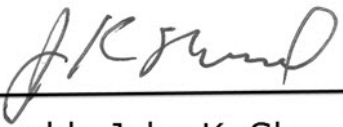
JUDGE: JOHN K. SHERWOOD

Hearing Date: 02/01/22 @ 10:00 a.m.

**ORDER AUTHORIZING SALE OF REAL ESTATE FREE AND CLEAR OF LIENS
WITH LIENS, IF ANY TO ATTACH TO PROCEEDS**

The relief set forth in the following pages two (2) through (3) is hereby **ORDERED**.

DATED: February 8, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

Debtor: JOHN PATRICK O'GRADY
Case No.: 19-19513
Caption of Order: Order Authorizing Sale of Real Estate Free and Clear of Liens, Liens
if any to Attach to Proceeds

THIS MATTER being opened to the Court by JOHN W. SYWILOK , Chapter 7
Trustee, and due notice to all parties in interest having been given and the Court having
considered Trustee's certification for authority to sell Debtor's interest in real estate property
commonly known as 91 Midvale Mountain Road, Mahwah, New Jersey.

IT IS HEREBY ORDERED AS FOLLOWS:

1. The Trustee John W. Sywilok is authorized to sell
the real estate commonly known as 91 Midvale Mountain Road, Mahwah, New Jersey to
Agim Rrukaj, Arta Rrukaj, Gjergj Rrukaj and Nicky Rrukaj for a price of \$1,018,000.00 free and
clear of liens with liens, if any, to attach to proceeds.
2. TIAA through its counsel is to file a revised certification of amount due and
authority that Sheriff's fees are due even though this is a bankruptcy court
approved sale by 2/4/2022 with any response to be filed by 2/9/2022. There is
scheduled a Hearing before this Court on February 10th, 2022 at 4:00 PM for the
purposes of determining the amount due and owing on the liens of TIAA FSB and
Bank of America.
3. The Trustee is authorized to pay at closing the realtors' fees and municipal real
estate taxes and costs of well testing and well treatment.
4. The Trustee is authorized to reimburse himself for supplying heating oil to
premises from date when debtor moved from premises to closing date, cost of the dumpster as
well as electrical services. The Trustee is also entitled to surcharge TIAA for the heating oil,

water treatment and well testing, dumpster, real estate taxes and electrical utilities all of which are reasonable, necessary costs and expense of preserving or disposing of TIAA's collateral.

5. Takako H. O'Grady, spouse of debtor is hereby directed to execute the Deed as to the property or any other documents required by the title company to effectuate the closing. In lieu of same the Trustee is authorized to sign in her behalf any documents.

6. The balance of the proceeds of sale shall be held by the Chapter 7 Trustee, John W. Sywilok pending further Order of this Court.

7. A Hearing is scheduled for April 5, 2022 at 10:00AM in regard to the distribution of any proceeds to Creditor, Barry R. Donaldson.

8. The stay provision of 6004H as to the sale of the property herein is hereby waived.

9. The Clerk shall serve notice of the entry of this order upon the Debtor, the Debtor's attorney, the United States Trustee and any other party who entered an appearance in this matter.

In re:
John Patrick O'Grady
Debtor

Case No. 19-19513-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 08, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2022:

Recip ID	Recipient Name and Address
db	#+ John Patrick O'Grady, 91 Midvale Mountain Rd., Mahwah, NJ 07430-2709

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2022 at the address(es) listed below:

Name	Email Address
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfbis.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Heather Elizabeth Saydah	on behalf of Defendant Bank of America NA HSaydah@winston.com docketny@winston.com;heather-saydah-6555@ecf.pacerpro.com
James French	on behalf of Creditor TIAA FSB jfrench@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
James French	

District/off: 0312-2

User: admin

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Date Rcvd: Feb 08, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Defendant TIAA FSB jfrench@mw-law.com, nj-ecfmail@ecf.courtdrive.com

James French

on behalf of Defendant EverBank jfrench@mw-law.com nj-ecfmail@ecf.courtdrive.com

John Sywilok

sywilokattorney@sywilok.com nj26@ecfbis.com

Marisa Myers Cohen

on behalf of Creditor TIAA FSB nj-ecfmail@mw-law.com, jhillier@mw-law.com

Melissa S DiCerbo

on behalf of Creditor TIAA FSB nj-ecfmail@mw-law.com, nj-ecfmail@ecf.courtdrive.com

Michael S. Kopelman

on behalf of Trustee John Sywilok kopelaw@kopelmannj.com

Michael S. Kopelman

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Michael S. Kopelman

on behalf of Interested Party John W Sywilok kopelaw@kopelmannj.com

Michael S. Kopelman

on behalf of Creditor Kopelman & Kopelman LLP kopelaw@kopelmannj.com

Michael S. Kopelman

on behalf of Plaintiff John Sywilok kopelaw@kopelmannj.com

Mitchell Hausman

on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov

Scott S. Rever

on behalf of Creditor Barry Roy Donaldson srever@genovaburns.com
srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com

Scott S. Rever

on behalf of Defendant Barry Roy Donaldson srever@genovaburns.com
srever@ecf.inforuptcy.com;dmendez@genovaburns.com;dmendez@ecf.inforuptcy.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18